

## CLAIMS

1. An authentication system comprising:

an authenticator including:

5 an authentication processor to authenticate whether or not an  
authenticatee is a user previously registered; and

a data output part to output an identification data when the  
authenticatee is authenticated as the user previously registered; and

a server including:

10 a credit appraiser to appraise credit of the authenticatee according to  
the identification data output from the data output part; and

an appraisal result output part to output a result in the credit  
appraiser.

15 2. The authentication system of claim 1, wherein the authenticator  
includes an image reader to input an image data, and the authentication  
processor authenticates the authenticatee according to the image data input  
from the image reader.

20 3. The authentication system of claim 2, wherein  
an eye-image of the authenticatee is used as the input image data and  
the authentication processor includes:

an authentication data producer to produce an authentication data  
according to an iris pattern of the eye image of the authenticatee;

25 a storage to store a login authentication data; and

a collator to collate the login authentication data with the  
authentication data produced according to the eye image.

4. The authentication system of claim 1, further comprising a terminal comprising a terminal including an appraisal result input part to input the appraisal result output from the server.

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5. The authentication system of claim 4, wherein the authenticator has a data input part to input a data including a data on a product to be transacted, and the terminal has a data output part to output a data including a data on the product to be transacted to the data input part of the authenticator.

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6. An authentication system comprising:

a server including:

a storage to store a login authentication data of a user to be registered and an authentication processor to execute a predetermined authentication process; and

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a data output part to output the login authentication data and the authentication processor; and

an authenticator including:

an authentication data input part to input an authentication data of an authenticatee;

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an data input part to input the login authentication data and the authentication processor; and

a processor to perform a predetermined processing using the authentication data,

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wherein the authenticator reads the authentication processor input from the server into the processor to collate the authentication data of the

authenticatee with the login authentication data of the authenticatee using the authentication processor read into the processor.

7. The authentication system of claim 6, further comprising a register  
5 having a login authentication data input part to input a login authentication data of the user to be registered and a login authentication data output part to output the login authentication data, wherein

the server includes a data input part to input the login authentication data and the authentication processor,

10 the register outputs the login authentication data input into the login authentication input part from the data output part to the data input part of the server, and

the server stores the login authentication data input into the data input part in the storage.

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8. The authentication system of one of claim 6 and 7, wherein

the server includes an encrypter to encrypt the authentication processor and the login authentication data by a predetermined encrypting method; stores a decrypter to decrypt encrypted the authentication  
20 processor and the login authentication data in the storage; and outputs the decrypter and encrypted the authentication processor and the login authentication data; and

the authenticator decrypts the authentication processor and the login authentication data input into the data input part by the decrypter.

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9. An authentication system comprising:

a register including a login authentication data input part to input a

login authentication data of an authenticatee and a login authentication data output part to output the login authentication data;

an authenticator including an authentication data input part, data I/O part to input/output a certain data, and a processor to perform a  
5 predetermined processing using the authentication data;

a server including a data input part to input an identification data of the authenticatee from the authenticator and to input the login authentication data from the register, a storage to store the login authentication data and an authentication processor to perform a  
10 predetermined authentication processing, a credit appraiser to appraise a credit of the authenticatee using the identification data; and

a terminal including an appraisal result input part to input the appraisal result output from the server, wherein

the authenticator reads the authentication processor input from the  
15 server into the processor to collate the authentication data of the authenticatee with the login authentication data by the authentication processor, then outputs the identification data of the authenticatee to the server when the authenticatee is authenticated as a user registered previously;

20 the server appraises credit of the authenticatee in the credit appraiser to output a result of the appraisal to the terminal.

10. An authenticator comprising:

an image reader to input an image;

25 an authentication data producer to produce an authentication data out of the image;

a collator to collate the authentication data with another

authentication data;

a data input part to input a data including a login authentication data; and

5 a processor to perform a predetermined processing using the data input from the data input part and the image, wherein

the processor reads the authentication data producer and the collator from the data input part for the authentication data producer to produce the authentication data correspondent to the image, and

10 the collator checks to compare the login authentication data with the authentication data correspondent to the image.

11. The authenticator of claim 10, wherein

the login authentication data is encrypted;

15 the data input part inputs a decrypter to decrypt the login authentication data; and

the collator checks to compare the login authentication data decrypted by the decrypter with the authentication data correspondent to the image.

20 12. The authenticator of one of claim 10 and 11, wherein

the image is an eye-image of the authenticatee, and

the authentication data producer produces the authentication data according to an iris pattern of the eye-image of the authenticatee.

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13. A server comprising:

a data input part to input data including an authentication data;

an encrypter to encrypt the authentication data for a login authentication data;

a storage to store the login authentication data;

and

5 a data output part to output data stored in the storage.

14. The server of claim 13, wherein the storage stores:

an authentication data producer to produce an authentication data using an image,

10 a collator to collate the authentication data with another authentication data, and

a decrypter to decrypt the login authentication data.

15. A register comprising:

15 an image reader to input an image of a user to be registered;

an authentication data producer to produce a certain authentication data using the image;

an individual data input part to input an individual data of the user to be registered; and

20 a data output part to output the authentication data and the individual data.

16. The register of claim 15, wherein

the image is an eye-image of the user to be registered, and

25 the authentication data producer produces the authentication data according to an iris pattern of the eye-image of the user to be registered.

17. A terminal comprising:

an appraisal result input part to input a credit appraisal of a user to purchase a product; and

5 a data output part to output a data including a data showing whether or not the product is accepted to be purchased based on a result of the credit appraisal.

18. The terminal of claim 17, wherein the data output part outputs the data including the data showing whether or not the product is accepted  
10 to be purchased using an infrared ray.